

Life Insurer Financial Analysis

Company	Nationwide Life & Ann Ins
Ratings	
A.M. Best Company (Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's (Financial Strength, 20 ratings)	A+ (5)
Moody's (Financial Strength, 21 ratings)	A1 (5)
Fitch Ratings (Financial Strength, 21 ratings)	
KBRA (Financial Strength, 19 ratings)	
Weiss (Safety Rating, 16 ratings)	C (8)
Comdex Ranking (Percentile in Rated Companies)	90
Asset Analysis	
Total Admitted Assets	65,856,158
Total Liabilities	62,358,938
Separate Accounts	8,373,611
Total Surplus & AVR	4,275,329
As % of General Account Assets	7.4%
Invested Assets	54,732,114
Bonds(%)	72.0%
Stocks(%)	0.1%
Mortgages(%)	18.0%
Real Estate(%)	0.0%
Policy Loans(%)	0.8%
Cash & Short-Term(%)	4.3%
Other Invested Assets(%)	4.9%
	100.0%
Net Yield on Mean Invested Assets	
2024 (Industry Average 4.19%)	3.97%
2023 (Industry Average 4.06%)	3.12%
2022 (Industry Average 3.59%)	3.73%
2021 (Industry Average 3.37%)	5.96%
2020 (Industry Average 3.52%)	3.49%
5 Year Average (Industry Average 3.75%)	4.05%
Total Investment Return	
2024 (Industry Average 4.21%)	3.98%
2023 (Industry Average 3.82%)	3.00%
2022 (Industry Average 2.49%)	3.72%
2021 (Industry Average 4.64%)	6.10%
2020 (Industry Average 4.28%)	2.56%
5 Year Average (Industry Average 3.89%)	3.87%
Asset Growth	
2024 Total Admitted Assets	65,856,158
1-Year Growth	17.2%
3-Year Compound Growth	15.2%
2024 Total Surplus & AVR	4,275,329
1-Year Growth	9.8%
3-Year Compound Growth	12.6%

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2024 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of November 3, 2025.

Presented by: Kiara Caudill, 10497 BALROYAL CT, FISHERS, IN 46037 Phone: 3177717740 Email: kiara@myannuitystore.com

Life Insurer Financial Analysis

Company

Nationwide Life
& Ann Ins

Asset Quality Analysis

Non-Investment Grade Bonds (Class 3 - 6)		
Non-Investment Grade Bonds/Total Bonds		4.1%
Non-Investment Grade Bonds/Surplus & AVR		38.0%
Non-Performing Bonds (Class 6)		
Non-Performing Bonds/Total Bonds		0.0%
Non-Performing Bonds/Surplus & AVR		0.1%
Non-Performing Mortgages & Real Estate		
Non-Performing Mort & R.E./ Total Mort & R.E.		0.0%
Non-Performing Mort & R.E./Surplus & AVR		0.0%
Non-Performing Assets/Surplus & AVR		
Bonds In or Near Default		0.1%
Problem Mortgages		0.0%
Real Estate Acquired by Foreclosure		0.0%
Total Non-Performing Assets/Surplus & AVR		0.1%
As a Percent of Invested Assets		0.0%

Bond Portfolio Analysis

Total Bonds Book Value		39,395,586
Total Bonds Market Value		36,626,979
Bonds Market Value/BookValue		93.0%
Quality		
Class 1: Highest Quality		44.5%
Class 2: Higher Quality		51.4%
Class 3: Medium Quality		2.6%
Class 4: Low Quality		1.2%
Class 5: Lower Quality		0.3%
Class 6: In or Near Default		0.0%
Weighted Bond Class		1.6
Maturity		
1 Year or Less		4.6%
1 to 5 Years		36.7%
5 to 10 Years		26.3%
10 to 20 Years		12.9%
Over 20 Years		19.5%
Weighted Bond Maturity (Years)		9.9

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2024 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of November 3, 2025.

Presented by: Kiara Caudill, 10497 BALROYAL CT, FISHERS, IN 46037 Phone: 3177717740 Email: kiara@myannuitystore.com

Life Insurer Financial Analysis

Company Nationwide Life
& Ann Ins

Operating Income Analysis

Total Income	15,018,281
Total General Expenses	543,452
Total General Expenses/Total Income	3.6%
Earnings Before Policy Dividends & Taxes	-56,198
Policy Dividends	589
Policy Dividends/Earnings	-1.0%
Pretax Earnings from Operations	-56,787
Federal Income Taxes	-9,449
Income Taxes/Pretax Earnings	16.6%
Net Earnings from Operations	-47,338
Net Realized Capital Gains	-15,647
Net Income	-62,985
As % of Admitted Assets	-0.1%
Unrealized Capital Gains	22,271

Premium Growth

2024 Total Premium Income	12,364,096
1-Year Growth	29.2%
3-Year Compound Growth	32.9%
2024 Ordinary Life Premium	3,047,693
1-Year Growth	35.1%
3-Year Compound Growth	13.6%

Profitability

Return on Assets	-0.1%
Return on Equity	-1.5%
2024 Lapse Ratio	3.8%
3-Year Average Lapse Ratio	3.6%
Net Investment Income	2,077,084
Required Interest	1,054,578
Interest Margin	97.0%
Ordinary Life Expenses/Premiums	9.9%
General Expenses/Total Income	3.6%
Commissions & General Expenses/Total Income	11.2%

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2024 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of November 3, 2025.

Presented by: Kiara Caudill, 10497 BALROYAL CT, FISHERS, IN 46037 Phone: 3177717740 Email: kiara@myannuitystore.com

Life Insurer Financial Analysis

Company Nationwide Life
& Ann Ins

Analysis of Face Amount of Insurance

Total Insurance In Force	294,947,903
Ordinary Life	100.0%
Group Life	0.0%
Other	0.0%
Total Reinsurance Ceded	96,950,003
% of In Force Ceded	
Ordinary Life	32.9%
Group Life	0.0%
Other	0.0%
Ordinary Life Policies In Force	643,702
Average Policy Size (in dollars)	458,206
Ordinary Life Policies Issued in 2024	62,557
Average Policy Size (in dollars)	615,162

Analysis by Line of Business

Net Premiums Written	12,364,096
Individual	
Life	24.6%
Annuities	54.7%
Health	0.0%
Group	
Life	0.0%
Annuities	20.7%
Health	0.0%
Credit Life & Health	0.0%
Other Lines	0.0%
Net Earnings from Operations	-47,338
Individual	
Life	132.2%
Annuities	-275.9%
Health	0.1%
Group	
Life	-0.1%
Annuities	261.8%
Health	0.0%
Credit Life & Health	0.0%
Other Lines	-18.1%

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2024 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of November 3, 2025.

Presented by: Kiara Caudill, 10497 BALROYAL CT, FISHERS, IN 46037 Phone: 3177717740 Email: kiara@myannuitystore.com

List of Company Ratings

Company: Nationwide Life & Ann Ins
Domicile: OH
Established: 1981

A.M. Best Company Rating

A+ (2)

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

A+ (5)

An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.

Moody's Financial Strength Rating

A1 (5)

Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future.

Weiss Safety Rating

C (8)

Fair. The company offers fair financial security and is currently stable. But during an economic downturn or other financial pressures, we feel it may encounter difficulties in maintaining its financial stability.

Comdex Ranking - VitalSigns Composite Index

90

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

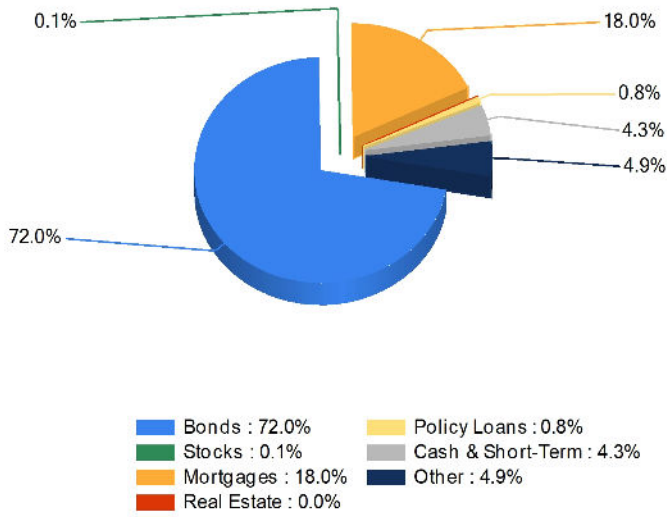
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of November 3, 2025. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

Presented by: Kiara Caudill, 10497 BALROYAL CT, FISHERS, IN 46037 Phone: 3177717740 Email: kiara@myannuitystore.com

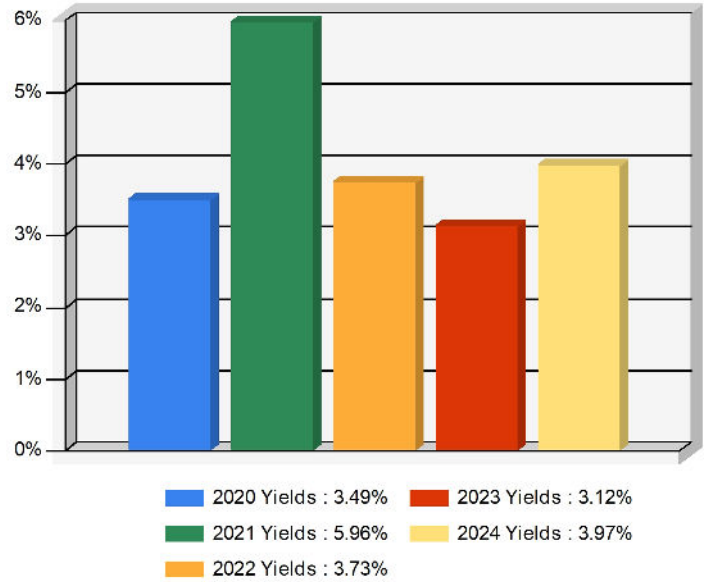
Nationwide Life & Ann Ins

Invested Asset Distribution



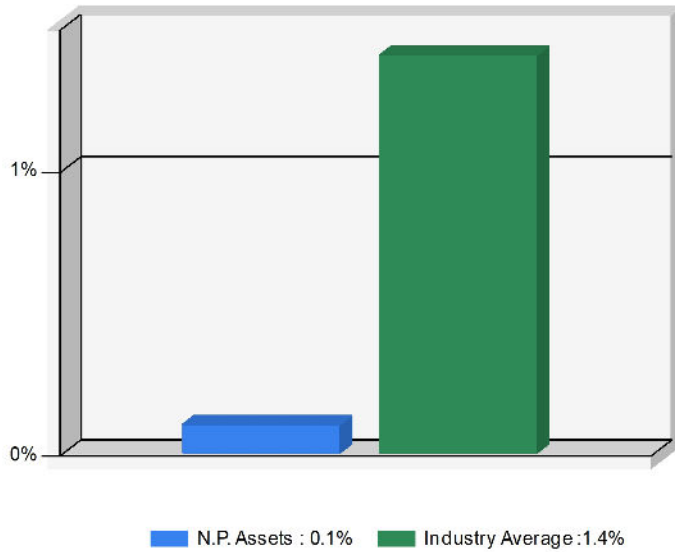
Distribution of the invested assets

5 Year Investment Yields



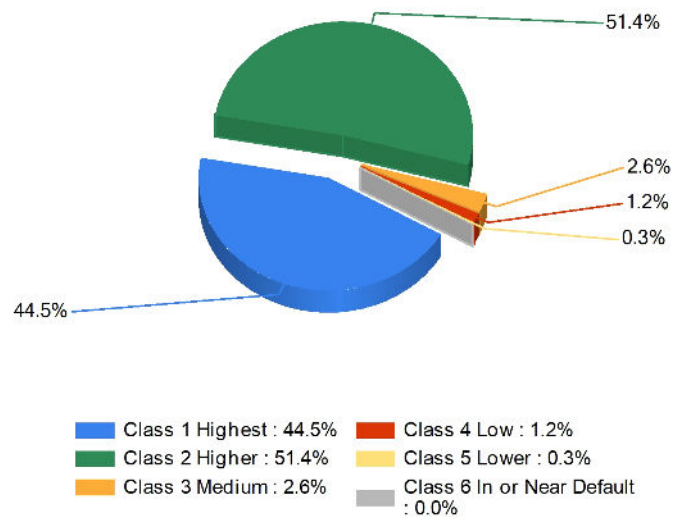
Net yield on mean invested assets

Non-Perform Assets/Surplus & AVR



Non-performing assets as a percentage of Surplus & AVR as compared to the Industry Average.

Bond Quality



Distribution of bond classes

Data for Year-End 2024 from the life insurance companies' statutory annual statements. This information represents only one aspect of a company's performance. All dollar amounts are in thousands.
 Presented by: Kiara Caudill, 10497 BALROYAL CT, FISHERS, IN 46037 Phone: 3177717740 Email: kiara@myannuitystore.com